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The Influence Of Service Quality And Trust On Customer Satisfaction At Bank Syariah Indonesia (BSI) KCP Tangerang Cikupa 1

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Abstract

This study aims to analyze the effect of service quality and trust on customer satisfaction at Bank Syariah Indonesia (BSI) KCP Tangerang Cikupa 1. The study employed a quantitative approach using descriptive and verificative methods. The research population consisted of 1,500 active customers, with a sample of 100 respondents selected using a purposive sampling technique. Data were collected through a Likert-scale questionnaire and analyzed using IBM SPSS Statistics version 25 through validity testing, reliability testing, classical assumption testing, multiple linear regression analysis, t-test, F-test, and coefficient of determination analysis. The results indicate that service quality has a positive and significant effect on customer satisfaction (t = 4.777; sig. = 0.000), and trust also has a positive and significant effect on customer satisfaction (t = 4.447; sig. = 0.000). Simultaneously, both variables have a significant effect on customer satisfaction (F = 54.452; sig. = 0.000). The Adjusted R Square value of 0.519 indicates that service quality and trust are able to explain 51.9% of the variation in customer satisfaction, while the remaining 48.1% is influenced by other factors outside the scope of this study. Therefore, improving service quality and trust can enhance customer satisfaction at Bank Syariah Indonesia (BSI) KCP Tangerang Cikupa 1.

Keywords: Service Quality, Trust, Customer Satisfaction, Bank Syariah Indonesia.

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INTRODUCTION

Customer satisfaction is one of the key indicators used to assess the success of service companies in meeting customer needs and expectations. Satisfaction arises when the service performance received meets or exceeds customer expectations. Customers who are satisfied are more likely to reuse the services, recommend them to others, and demonstrate loyalty to the company (Awaludin, 2023). Therefore, improving customer satisfaction has become one of the primary objectives of banking institutions in facing competition within the financial services industry. Factors influencing customer satisfaction include service quality, product quality, service costs or pricing, employee performance, service facilities and environment, corporate image or reputation, and customer trust (Ghozali, 2021). Service quality is defined as the comparison between the service expected by customers and the service they actually receive (Jayadi & Paramudia, 2025).

Table 1. Growth in the Number of Bank Syariah Indonesia Customers

Year	Number of Customers
2021	15,02 Million
2022	17,79 Million
2023	19,40 Million
2024	21,54 Million
2025	23,01 Million

Source: BSI Annual Report (2025).

The number of Bank Syariah Indonesia customers increased consistently throughout the 2021–2025 period. The customer base grew from 15.02 million in 2021 to 23.01 million in 2025. This increase reflects the growing public trust in the services provided by Bank Syariah Indonesia while also demonstrating the company's success in expanding its market share within the Islamic banking industry in Indonesia.

Table 2. Recapitulation of Google Reviews for BSI KCP Tangerang Cikupa 1

Rating	Number of Reviews
★★★★★	12

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★★★★	18
★★★	20
★★	30
★	45
Total	125

Most customer reviews were rated one star, with 45 reviews, followed by two-star ratings with 30 reviews, while five-star ratings accounted for only 12 reviews. This resulted in an average rating of 2.8 out of 5, indicating that customer dissatisfaction with the services provided still exists. Based on the review content, the most frequently reported complaints were related to long waiting times, the limited number of service staff, and suboptimal service speed. This phenomenon indicates that a gap still exists between customer expectations and the quality of service received, which may affect the level of customer satisfaction.

Previous studies have also reported inconsistent findings (research gap). The study conducted by Putra and Latifah (2025) concluded that service quality and trust have a positive and significant effect on customer satisfaction. In contrast, Natasya (2023) found that service quality and trust do not have a significant effect on customer satisfaction. These inconsistent findings indicate that the relationship between service quality, trust, and customer satisfaction still requires further investigation using different research objects. The novelty of this study lies in the selection of Bank Syariah Indonesia KCP Tangerang Cikupa 1 as the research object, which has received relatively little research attention compared to other BSI branch offices. In addition, this study utilizes primary data collected directly from 100 active customers, thereby providing an up-to-date representation of the influence of service quality and trust on customer satisfaction (Sugiyono, 2022).

Based on the conceptual framework of this study, service quality is presumed to have a positive effect on customer satisfaction because better service quality is expected to result in higher levels of customer satisfaction. Furthermore, trust is also presumed to have a positive effect on customer satisfaction because greater customer trust in Bank Syariah Indonesia is expected to lead to higher customer satisfaction. Based on the empirical phenomenon, research gap, and conceptual framework, this study aims to analyze the effect of service quality and trust on customer satisfaction at Bank Syariah Indonesia KCP Tangerang Cikupa 1, both partially and simultaneously.

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METHOD

This study employed a quantitative research design using descriptive and verificative approaches. The object of this study was active customers of Bank Syariah Indonesia KCP Tangerang Cikupa 1, with a population of 1,500 customers. The sample was selected using a purposive sampling method, resulting in 100 respondents. Data were collected using a questionnaire measured on a Likert scale. Data analysis was conducted using an inferential statistical approach through multiple linear regression analysis with IBM SPSS Statistics version 25. The analysis was carried out in several stages to ensure that the resulting model was valid, reliable, and unbiased (Tjiptono & Diana, 2022). Data quality testing included validity testing using Pearson Product Moment correlation and reliability testing using Cronbach's Alpha. The regression model was required to satisfy the classical assumption tests, including the Kolmogorov–Smirnov normality test, multicollinearity test using Tolerance and Variance Inflation Factor (VIF) values, and heteroscedasticity test using the Glejser method. Hypothesis testing was performed using the partial significance test (t-test), simultaneous significance test (F-test), and coefficient of determination (R^2) analysis.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Where Y represents customer satisfaction, α is the constant, β_1 and β_2 are the regression coefficients of Service Quality (X_1) and Trust (X_2), respectively, and ε is the error term.

Before hypothesis testing, the model was first evaluated through data quality testing, including validity testing using Pearson Product Moment correlation and reliability testing using Cronbach's Alpha. Hypothesis testing was conducted using the partial significance test (t-test) to examine the effect of each independent variable on the dependent variable, the simultaneous significance test (F-test) to determine the joint effect of both independent variables, and the coefficient of determination (Adjusted R^2) to measure the contribution of service quality and trust in explaining the variation in customer satisfaction.

RESULT AND DISCUSSION

Before hypothesis testing, the research instruments were evaluated through validity and reliability testing. Subsequently, the classical assumption tests, including the

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normality, multicollinearity, and heteroscedasticity tests, were conducted to ensure that the regression model satisfied the required assumptions.

Validity Test Results

Table 3. Validity Test Results

Uji Validitas				
Variables	**Number of Items**	**r-count**	**r-table**	**Remaks**
Service Quality (X_1)	10	0,718 - 0,899	0,361	Valid
Trust (X_2)	8	0,838 - 0,949	0,361	Valid
Customer Satisfaction (Y)	6	0,696 – 0,818	0,361	Valid

Source: Processed data using IBM SPSS Statistics Version 25 (2026).

Based on Table 3, all questionnaire items for the variables of service quality (X_1), trust (X_2), and customer satisfaction (Y) have r-count values greater than the r-table value (0.361). Therefore, all questionnaire items are considered valid and suitable for use as research instruments.

Reliabilty Test Results

Table 4. Reliability Test Results

Reliability Test			
Variables	**Cronbach's Alpha**	**Standar**	**Remaks**
Service Quality (X_1)	0,842	0,60	Reliabel
Trust (X_2)	0,966	0,60	Reliabel
Customer Satisfaction (Y)	0,954	0,60	Reliabel

Source: Processed data using IBM SPSS Statistics Version 25 (2026).

The reliability test results indicate that all variables have Cronbach's Alpha values greater than 0.60. These results meet the established reliability criteria, indicating that all research instruments are reliable and appropriate for use in this study.

Before conducting the regression analysis, the model was first evaluated through the classical assumption tests, including the normality, multicollinearity, and heteroscedasticity tests.

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Normality Test Results

Table 5. Normality Test Results

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual
N	100
Asymp.Sig. (2-tailde)	,200[c,d]

Source: Processed data using IBM SPSS Statistics Version 25 (2026).

The Kolmogorov–Smirnov test produced an Asymp. Sig. (2-tailed) value of 0.200. Since this value is greater than the significance level of 0.05 (0.200 > 0.05), H_0 is accepted, indicating that the model residuals are normally distributed.

Multicollinearity Test Results

Table 6. Multicollinearity Test Results

Variables	Tolerance	VIF	Conclusion
Service Quality (X_1)	0,629	1,590	No Multicolinearity
Trust (X_2)	0,629	1,590	No Multicolinearity

Source: Processed data using IBM SPSS Statistics Version 25 (2026).

The multicollinearity test results show that all independent variables have a Tolerance value of 0.629 and a Variance Inflation Factor (VIF) value of 1.590. These results satisfy the criteria of Tolerance > 0.10 and VIF < 10, indicating that the regression model is free from multicollinearity.

Heteroscedasticity Test Results

Table 7. Heteroscedasticity Test Results

Variables		Criteria	Conclusion
Service Quality (X_1)	0.001	Sig. > 0,05	No Heteroscedastisity
Trust (X_2)	0,209	Sig. > 0,05	No Heteroscedastisity

Source: Processed data using IBM SPSS Statistics Version 25 (2026).

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The heteroscedasticity test using the Glejser method indicates that all independent variables have significance values greater than 0.05. These results demonstrate that the regression model does not exhibit heteroscedasticity, indicating that the model satisfies the basic assumptions of linear regression.

Multiple Linear Regression Analysis

Table 8. Multiple Linear Regression Analysis Results

Variables	B Coeficient	*Standard Error*
Constant	3,981	2,064
Service Quality (X_1)	0,262	0,055
Trust (X_2)	0,304	0,068

Source: Processed data using IBM SPSS Statistics Version 25 (2026).

Based on Table 8, the regression equation is as follows:

$$Y=3,981+0,262X1+0,304X2 \quad (2)$$

The constant value of 3.981 indicates that when the variables of service quality (X_1) and trust (X_2) are assumed to remain constant, the customer satisfaction (Y) score is 3.981.

The regression coefficient of service quality (X_1) is 0.262, indicating that every one-unit increase in service quality increases customer satisfaction by 0.262 units, assuming the other variables remain constant.

The regression coefficient of trust (X_2) is 0.304, indicating that every one-unit increase in trust increases customer satisfaction by 0.304 units, assuming the other variables remain constant.

Based on the partial significance test (t-test), the service quality variable obtained a t-value of 4.777 with a significance value of 0.000 < 0.05; therefore, H_1 is accepted, indicating that service quality has a positive and significant effect on customer satisfaction. The trust variable obtained a t-value of 4.447 with a significance value of 0.000 < 0.05; therefore, H_2 is accepted, indicating that trust also has a positive and significant effect on customer satisfaction.

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Simultaneous Significance Test (F-test)

Table 9. F-Test (Simultaneous) Results

ANOVA[a]						
Model	Sum of Squares		df	MeanSquare	F	Sig.
1	Regression	606,820	2	303,410	54,452	,000[b]
	Residual	540,490	97	5,572		
	Total	1147,310	99			
a. Dependent Variable: Customer Satisfaction (Y)						
b. Predictors: (Constant), Trust (X3), Service Quality (X1)						

Source: Processed data using IBM SPSS Statistics Version 25 (2026).

Based on Table 9, the simultaneous significance test produced an F-value of 54.452 with a significance value of 0.000. Since this value is lower than the significance level of 0.05 (0.000 < 0.05), H_3 is accepted. Therefore, service quality and trust simultaneously have a positive and significant effect on customer satisfaction at Bank Syariah Indonesia KCP Tangerang Cikupa 1.

Coefficient of Determination

Table 10. Coefficient of Determination Results

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,727[a]	0,529	0,519	2,316

Source: Processed data using IBM SPSS Statistics Version 25 (2026).

The coefficient of determination test produced an Adjusted R Square value of 0.519. This result indicates that 51.9% of the variation in customer satisfaction can be explained by the variables of service quality and trust, while the remaining 48.1% is influenced by other factors outside the research model.

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DISCUSSION

The results of this study indicate that service quality has a positive and significant effect on customer satisfaction at Bank Syariah Indonesia KCP Tangerang Cikupa 1. These findings suggest that the better the quality of service provided, including tangible evidence, reliability, responsiveness, assurance, and empathy, the higher the level of customer satisfaction. These findings are consistent with the service quality theory, which states that services capable of meeting or exceeding customer expectations will increase customer satisfaction, and they also support the findings of previous studies.

The results also indicate that trust has a positive and significant effect on customer satisfaction. This finding suggests that the higher the level of customer trust in the integrity, competence, and credibility of Bank Syariah Indonesia, the higher the level of customer satisfaction. Trust is an important factor in building long-term relationships between banks and customers while encouraging customer loyalty. These findings are consistent with previous studies, which reported that trust has a positive effect on customer satisfaction.

Simultaneously, service quality and trust have a significant effect on customer satisfaction, with an Adjusted R Square value of 0.519. This result indicates that both variables are able to explain 51.9% of the variation in customer satisfaction, while the remaining 48.1% is influenced by other factors outside the research model. These findings demonstrate that improving service quality and trust simultaneously is an important factor in enhancing customer satisfaction at Bank Syariah Indonesia KCP Tangerang Cikupa 1.

CONCLUSION

Based on the findings of the data analysis, this study concludes that service quality partially has a positive and significant effect on customer satisfaction at Bank Syariah Indonesia KCP Tangerang Cikupa 1. Service quality dimensions, including tangible evidence, reliability, responsiveness, assurance, and empathy, have proven to be crucial in shaping customer satisfaction. Trust also partially has a positive and significant effect on customer satisfaction, highlighting the importance of maintaining the institution's credibility. Simultaneously, service quality and trust contribute 51.9% to customer satisfaction. Therefore, the bank is recommended to continuously evaluate service speed, facility convenience, and the effectiveness of queue management systems in order to reduce customer complaints on digital platforms.

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